

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

CREVELING *et al.*

Appl. No.: 10/749,696

Filed: December 31, 2003

For: **System for Reducing Disputes of  
Credit Transactions**

Confirmation No.: 2179

Art Unit: 3694

Examiner: Gregg, Mary M.

Atty. Docket: 2348.0070000

**Submission under 37 C.F.R. §1.114 and Preliminary Amendment under 37  
C.F.R. § 1.115**

*Mail Stop RCE*

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

Filed concurrently herewith in the captioned application is a Request for Continued Examination (RCE). Prior to examination of the RCE on the merits, please consider the following Amendment and Remarks, which is in response to the final Office Action of August 4, 2009, and the Advisory Action of October 22, 2009.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks and Arguments begin on page 8 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.